

**Exhibit 3-J**

**March 7, 2011**

**Demand Letter**

DEF - TX BREACH CERTIFIED.txt  
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03/07/11

Certified Number: 7010309000033615056  
ABOSEDE EBOWEME

4617 COVINGTON COURT

GRAND PRAIRIE TX 75052

RE: Account Number [REDACTED]  
Property Address 4617 COVINGTON COURT  
GRAND PRAIRIE TX 75052

Dear Borrower(s):

Pursuant to the terms of your Note and Deed of Trust, you are hereby served notice of the following:

You have not made timely payments of principal and interest under the Note, and escrow requirements under the Deed of Trust, which sums were due for 09/01/08 through 03/01/11. Due to your failure to make such payments, you also owe late charges of \$ 1553.84.

Demand is hereby made for you to cure such default by paying all amounts due now on or before thirty (30) days from the date this letter is mailed. The amount due as of the date of this letter is \$ 39346.75. This amount includes outstanding charges, if any. If any other installments or expenses become due at the time you attempt to cure this default, they will be added to this figure. Payment must be made by cashier's check or certified funds. Partial payment will not be accepted.

If the amount needed to cure the default is not received within 30 days from the date this notice is mailed, we will accelerate the loan balance secured by the Deed of Trust. We will also exercise our right to foreclose the lien created under the Deed of Trust and sell the property, securing payment of the notice. In addition, if any real estate taxes are past due they are to be brought current.

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03/07/11

Account Number [REDACTED]

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Due to the non-receipt of your monthly mortgage payment, we may perform an inspection of the above-mentioned property. Inspections are performed to determine the condition and occupancy status of the property. As required by law, you are hereby notified that your credit rating may be adversely affected if you do not fulfill the terms of your credit obligations.

You have the right to reinstate the Note and Deed of Trust after acceleration if, prior to the scheduled foreclosure sale of the property, you pay all installments and late charges then due, and pay all reasonable costs and expenses, including, but not limited to attorney's fees.

You have the right to assert the non-existence of the default or any other defenses you may have to the acceleration of the debt and the sale of the property.

If you have any questions regarding this letter, the amount due, or the actions you must take to reinstate the loan, please contact a loan counselor at 800-850-4622.

Collection Department  
Loan Servicing

Notice: Federal law requires that we advise you that this notice is from a debt collector attempting to collect on a debt and any information obtained will be used for that purpose.

If you are currently involved in a bankruptcy proceeding or have been discharged of your personal liability for the repayment of this debt, this notice is being provided for informational purposes only. It is not an attempt to hold you personally responsible for the debt and applies only to the lien on your property and not to you personally.

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